



Bank Holding Company Performance Report June 30, 2021—FR BHCPR

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BHC Name [DISCOUNT BANCORP, INC.](#)

City/State [NEW YORK, NY](#)

Bank Holding Company Information

Federal Reserve District: [2](#)

Consolidated Assets (\$000): [11,431,016](#)

Peer Group Number: [1](#) Number in Peer Group: [131](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

DISCOUNT BANCORP, INC.
1114 AVENUE OF THE AMERICAS
NEW YORK, NY 10036

Table of Contents

Section	Page Number
Summary Ratios	1
Consolidated Information:	
Income Statement - Revenues and Expenses.....	2
Relative Income Statement and Margin Analysis	3
Non-Interest Income and Expenses	4
Assets	5
Liabilities and Changes in Capital.....	6
Percent Composition of Assets	7
Loan Mix and Analysis of Concentrations of Credit.....	7A
Liquidity and Funding.....	8
Derivatives and Off-Balance-Sheet Transactions	9
Derivative Instruments	10
Derivatives Analysis	11
Allowance and Net Loan and Lease Losses	12
Past Due and Nonaccrual Assets	13
Past Due and Nonaccrual Loans and Leases.....	13A
Past Due and Nonaccrual Loans and Leases—Continued.....	13B
Regulatory Capital Components and Ratios	14
Insurance and Broker-Dealer Activities	15
Foreign Activities	16
Servicing, Securitization and Asset Sale Activities—Part 1	17
Servicing, Securitization and Asset Sale Activities—Part 2	18
Servicing, Securitization and Asset Sale Activities—Part 3	19
Parent Company Information:	
Parent Company Income Statement	20
Parent Company Balance Sheet	21
Parent Company Analysis—Part 1	22
Parent Company Analysis—Part 2	23

Summary Ratios

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
Average assets (\$000)	11,223,961			10,311,225			10,426,617			9,529,739			9,045,022		
Net income (\$000)	34,987			43,332			57,587			100,199			96,020		
Number of BHCs in peer group	131			127			128			146			154		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.25	2.65	19	2.45	2.84	22	2.37	2.77	23	2.74	3.21	20	2.84	3.33	19
+ Non-interest income	0.69	1.11	32	0.76	1.14	35	0.69	1.21	27	0.72	0.90	37	0.65	0.90	34
- Overhead expense	1.97	2.24	33	1.78	2.63	14	1.96	2.57	23	2	2.59	19	2.01	2.58	19
- Provision for credit losses	0.16	-0.15	94	0.34	0.85	14	0.36	0.51	31	0.10	0.12	51	-0.05	0.12	4
+ Securities gains (losses)	0.09	0.01	94	0.11	0.03	86	0.06	0.02	80	0.07	0.01	94	-0.03	0	7
+ Other tax equivalent adjustments	0	0	48	0	0	86	0	0	48	0	0	46	0	0	85
= Pretax net operating income (tax equivalent)	0.90	1.79	6	1.17	0.64	75	0.75	1.04	24	1.45	1.53	38	1.50	1.55	44
Net operating income	0.62	1.36	7	0.84	0.48	71	0.55	0.81	21	1.05	1.19	33	1.06	1.22	32
Net income	0.62	1.35	7	0.84	0.50	70	0.55	0.82	21	1.05	1.19	33	1.06	1.22	32
Net income (Subchapter S adjusted)				2.16			0.93			1.18			1.41		
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.73	3.14	23	3.66	3.78	38	3.32	3.55	31	4.45	4.49	48	4.21	4.38	34
Interest expense	0.32	0.27	68	1.02	0.66	82	0.76	0.52	78	1.59	1.02	91	1.25	0.81	91
Net interest income (tax equivalent)	2.41	2.85	19	2.63	3.10	21	2.56	3.01	22	2.86	3.45	16	2.96	3.58	16
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.19	0.13	65	0.10	0.28	30	0.04	0.27	12	-0.01	0.11	7	-0.03	0.09	7
Earnings coverage of net loan and lease losses (X)	8.05	4.52	31	20.45	21.56	68	42.74	22.91	83	-186.20	22.46	6	-73.16	29.27	10
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.54	1.39	68	1.42	1.51	49	1.60	1.58	59	1.19	0.94	79	1.15	0.94	76
Allowance for loan and lease losses / Total loans and leases	1.54	1.37	69	1.42	1.48	50	1.60	1.55	61	1.19	0.93	79	1.15	0.93	76
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.50	0.63	43	0.13	0.66	4	0.24	0.71	10	0.04	0.56	5	0	0.57	1
30–89 days past due loans and leases / Total loans and leases	0.01	0.27	3	0.46	0.36	71	0.41	0.39	65	0.29	0.31	56	0.04	0.32	5
Liquidity and Funding															
Net noncore funding dependence	17.61	-1.82	89	24.31	6.94	87	19.44	3.20	86	33.18	10.70	97	36.85	13.54	95
Net short-term noncore funding dependence	16.96	-8.21	96	23.17	-2.29	96	18.58	-4.76	96	32.20	5.88	98	34.10	8.57	98
Net loans and leases / Total assets	66.36	59.81	69	64.23	63.21	41	64.98	61.58	53	69.33	72.36	32	66.30	73.30	18
Capitalization															
Tier 1 leverage ratio	10.11	9.11	78	10.42	9.03	84	10.32	9.13	83	10.92	10.39	70	10.77	10.37	65
Holding company equity capital / Total assets	10.21	10.88	39	10.95	11.06	48	10.48	11.16	39	11.02	11.37	46	10.27	11.21	38
Total equity capital (including minority interest) / Total assets	10.21	11.01	37	10.95	11.18	46	10.48	11.29	37	11.02	11.43	44	10.27	11.30	36
Common equity tier 1 capital / Total risk-weighted assets	13.74	12.69	69	14.82	12.01	85	14.07	12.38	81	14.11	12.50	75	14.26	12.37	76
Net loans and leases / Equity capital (X)	6.50	5.51	74	5.87	5.78	55	6.20	5.58	65	6.29	6.55	40	6.45	6.70	46
Cash dividends / Net income	0	25.30	4	34.62	60.26	33	26.05	42.30	29	4.39	25.65	18	44	24.05	78
Cash dividends / Net income (Subchapter S adjusted)		-21.71			61.66			-0.65			93.20			35.12	
Growth Rates															
Assets	10.60	9.29	60	4.31	17.07	14	12.61	16.68	42	5.94	8.66	39	-0.99	9.35	5
Equity capital	3.17	9.31	20	9.83	6.16	72	7.01	6.99	58	13.68	12.19	66	4.86	12.50	22
Net loans and leases	14.27	0.79	86	3	13.26	19	5.56	9.07	41	10.77	8.63	68	4.05	10.51	24
Noncore funding	-14.10	-23.76	64	-29.41	-2.41	11	-26.42	-12.18	34	-7.83	4.16	34	8.05	6.76	50
Parent Company Ratios															
Short-term debt / Equity capital	0	0.48	41	0	0.98	37	0	0.77	38	0	0.01	46	0	0.03	45
Long-term debt / Equity capital	0	11.05	11	0	13.39	12	0	13.56	10	0	3.86	27	0	3.76	28
Equity investment in subsidiaries / Equity capital	99.26	103.07	29	99.22	103.11	21	99.24	102.81	27	99.17	104.21	28	99.04	104.10	27
Cash from ops + noncash items + op expense / Op expense + dividends	0	130.64	3	99.38	154.33	32	98.77	147.24	21	0	152.31	5	0.04	123.74	5

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	115,200	133,990	249,258	330,939	287,762	-14.02	15.98
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	108,571	127,054	233,846	316,171	273,816	-14.55	16.66
Tax-exempt income on loans and leases.....	6,629	6,936	15,412	14,768	13,946	-4.43	5.81
Estimated tax benefit on income on loans and leases.....	3,461	3,368	7,561	6,906	6,279	2.76	-25.71
Income on loans and leases (tax equivalent).....	118,661	137,358	256,819	337,845	294,041	-13.61	14.11
Investment interest income (tax equivalent).....	23,629	36,504	62,464	64,126	68,753	-35.27	-42.67
Interest on balances due from depository institutions.....	109	364	443	3,175	2,019	-70.05	-92.21
Interest income on other earning assets.....	307	1,056	1,508	1,635	1,097	-70.93	-21.68
Total interest income (tax equivalent).....	142,706	175,282	321,234	406,781	365,910	-18.58	-2.92
Interest on time deposits of \$250K or more	1,873	11,806	16,581	34,937	24,200	-84.14	
Interest on time deposits < \$250K.....	3,028	11,607	17,095	39,028	26,750	-73.91	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	11,695	22,194	36,400	59,552	34,210	-47.31	29.01
Interest on other borrowings and trading liabilities.....	92	3,493	3,626	11,986	23,523	-97.37	-99.54
Interest on subordinated debt and mandatory convertible securities	0	0	0	0	0		
Total interest expense.....	16,688	49,100	73,702	145,503	108,683	-66.01	-58.72
Net interest income (tax equivalent).....	126,018	126,182	247,532	261,278	257,227	-0.13	18.25
Non-interest income.....	38,687	39,393	71,661	68,895	58,485	-1.79	36.59
Adjusted operating income (tax equivalent)	164,705	165,575	319,193	330,173	315,712	-0.53	22.10
Overhead expense.....	110,544	91,566	204,350	190,199	182,151	20.73	55.19
Provision for credit losses.....	8,896	17,573	37,472	9,473	-4,390		-29.40
Securities gains (losses)	4,846	5,788	5,841	6,822	-2,903	-16.28	
Other tax equivalent adjustments	0	1	0	0	187	-100.00	
Pretax net operating income (tax equivalent).....	50,729	60,104	78,175	138,419	135,235	-15.60	-0.65
Applicable income taxes	11,467	11,988	10,390	26,627	28,130	-4.35	33.93
Tax equivalent adjustments	4,275	4,784	10,198	11,593	11,085	-10.64	-63.79
Applicable income taxes (tax equivalent).....	15,742	16,772	20,588	38,220	39,215	-6.14	-22.72
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	34,987	43,332	57,587	100,199	96,020	-19.26	14.00
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	34,987	43,332	57,587	100,199	96,020	-19.26	14.00
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	34,987	43,332	57,587	100,199	96,020	-19.26	14.00
Investment securities income (tax equivalent).....	23,629	36,504	62,464	64,126	68,753	-35.27	-42.67
US Treasury and agency securities (excluding mortgage-backed securities)	81	163	412	570	429	-50.31	-55.49
Mortgage-backed securities	17,662	21,595	40,302	43,748	46,548	-18.21	-19.89
All other securities	5,886	14,746	21,750	19,808	21,776	-60.09	-69.00
Cash dividends declared	0	15,000	15,000	4,400	42,250	-100.00	-100.00
Common	0	15,000	15,000	4,400	42,250	-100.00	-100.00
Preferred	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Average Assets															
Interest income (tax equivalent)	2.54	2.92	21	3.40	3.46	46	3.08	3.27	31	4.27	4.19	61	4.05	4.08	50
Less: Interest expense	0.30	0.25	67	0.95	0.61	82	0.71	0.48	78	1.53	0.95	92	1.20	0.75	90
Equals: Net interest income (tax equivalent)	2.25	2.65	19	2.45	2.84	22	2.37	2.77	23	2.74	3.21	20	2.84	3.33	19
Plus: Non-interest income	0.69	1.11	32	0.76	1.14	35	0.69	1.21	27	0.72	0.90	37	0.65	0.90	34
Equals: adjusted operating income (tax equivalent)	2.93	3.82	7	3.21	4.05	13	3.06	4.04	7	3.46	4.16	25	3.49	4.27	19
Less: Overhead expense	1.97	2.24	33	1.78	2.63	14	1.96	2.57	23	2	2.59	19	2.01	2.58	19
Less: Provision for credit losses	0.16	-0.15	94	0.34	0.85	14	0.36	0.51	31	0.10	0.12	51	-0.05	0.12	4
Plus: Realized gains (losses) on held-to-maturity securities	0	0	50	0	0	47	0	0	46	0	0	48	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0.09	0.01	94	0.11	0.03	86	0.06	0.02	80	0.07	0.01	94	-0.03	0	8
Plus: other tax equivalent adjustments	0	0	48	0	0	86	0	0	48	0	0	46	0	0	85
Equals: Pretax net operating income (tax equivalent)	0.90	1.79	6	1.17	0.64	75	0.75	1.04	24	1.45	1.53	38	1.50	1.55	44
Less: Applicable income taxes (tax equivalent)	0.28	0.41	18	0.33	0.16	85	0.20	0.23	40	0.40	0.35	67	0.43	0.32	78
Less: Minority interest	0	0	41	0	0	46	0	0	42	0	0	45	0	0	46
Equals: Net operating income	0.62	1.36	7	0.84	0.48	71	0.55	0.81	21	1.05	1.19	33	1.06	1.22	32
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	49
Equals: Net income	0.62	1.35	7	0.84	0.50	70	0.55	0.82	21	1.05	1.19	33	1.06	1.22	32
Memo: Net income (last four quarters)	0.45	1.25	5	0.94	0.81	60	0.55	0.82	21	1.05	1.19	33	1.06	1.22	32
Net income—BHC and noncontrolling (minority) interest	0.62	1.37	6	0.84	0.50	70	0.55	0.83	20	1.05	1.19	33	1.06	1.22	32
Margin Analysis															
Average earning assets / Average assets	93.20	93.15	50	93	91.74	68	92.80	92.32	58	96.03	93.22	84	96.17	93.23	83
Average interest-bearing funds / Average assets	81.62	62.32	93	82.02	65.48	92	82.06	64.06	93	83.84	70.66	91	84.06	70.70	92
Interest income (tax equivalent) / Average earning assets	2.73	3.14	23	3.66	3.78	38	3.32	3.55	31	4.45	4.49	48	4.21	4.38	34
Interest expense / Average earning assets	0.32	0.27	68	1.02	0.66	82	0.76	0.52	78	1.59	1.02	91	1.25	0.81	91
Net interest income (tax equivalent) / Average earning assets	2.41	2.85	19	2.63	3.10	21	2.56	3.01	22	2.86	3.45	16	2.96	3.58	16
Yield or Cost															
Total loans and leases (tax equivalent)	3.21	4.05	10	4.01	4.44	22	3.71	4.27	17	5.12	4.98	61	4.92	4.85	56
Interest-bearing bank balances	0.06	0.11	9	0.33	0.50	25	0.19	0.27	27	1.38	2.26	10	1.01	1.88	10
Federal funds sold and reverse repos		0.26			0.94			0.68			2.02			1.50	
Trading assets	0.20	0.42	65	0.28	0.67	61	0.24	0.60	60	0.87	0.49	81	2.16	0.70	78
Total earning assets	2.65	3.11	20	3.56	3.74	31	3.21	3.51	27	4.32	4.47	38	4.08	4.33	33
Investment securities (tax equivalent)	1.70	1.80	44	2.91	2.51	85	2.46	2.25	71	2.73	2.74	51	2.69	2.69	50
US Treasury and agency securities (excluding mortgage-backed securities)	3.08	1.28	95	1.29	2.01	20	2.30	1.75	77	1.54	2.54	10	2.63	2.20	78
Mortgage-backed securities	1.58	1.56	54	2.22	2.33	30	2.02	2.05	44	2.43	2.54	36	2.34	2.44	38
All other securities	2	2.91	23	4.79	3.48	85	3.67	3.24	71	3.93	3.80	61	4.19	3.74	72
Interest-bearing deposits	0.38	0.24	79	1.18	0.70	87	0.88	0.53	84	1.80	1.13	88	1.25	0.85	83
Time deposits of \$250K or more	0.48	0.76	21	1.74	1.67	52	1.38	1.42	42	2.23	2.13	60	1.70	1.57	60
Time deposits < \$250K	0.98	0.72	79	1.95	1.58	81	1.74	1.36	84	2.43	1.91	91	1.86	1.42	90
Other domestic deposits	0.32	0.17	84	0.84	0.50	85	0.63	0.36	85	1.38	0.86	86	0.84	0.64	70
Foreign deposits		0.12			0.59			0.42			2.53			1.85	
Federal funds purchased and repos	0.11	0.19	51	1.14	0.85	77	0.84	0.62	76	2.63	1.23	90	3.77	1.03	96
Other borrowed funds and trading liabilities	0.03	1.31	9	0.58	1.62	10	0.36	1.50	7	1.78	1.03	57	2.10	2.10	56
All interest-bearing funds	0.36	0.40	51	1.16	0.92	73	0.86	0.74	67	1.82	1.34	83	1.43	1.06	80

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2021		06/30/2020		12/31/2020		12/31/2019		12/31/2018						
Non-interest Income and Expenses															
Total non-interest income		38,687		39,393		71,661		68,895		58,485					
Fiduciary activities income		3,594		3,503		6,885		8,193		8,518					
Service charges on deposit accounts - domestic		3,227		1,264		2,755		2,720		2,838					
Trading revenue.....		7,723		14,001		18,098		17,085		7,465					
Investment banking fees and commissions.....		7,760		4,973		10,513		10,148		9,487					
Insurance activities revenue.....		144		94		124		1		84					
Venture capital revenue.....		0		0		0		0		0					
Net servicing fees		0		0		0		0		0					
Net securitization income		0		0		0		0		0					
Net gains (losses) on sales of loans, OREO, other assets.....		0		0		0		0		369					
Other non-interest income.....		16,239		15,558		33,286		30,748		29,724					
Total overhead expenses		110,544		91,566		204,350		190,199		182,151					
Personnel expense.....		56,010		53,024		107,388		108,904		101,350					
Net occupancy expense.....		25,519		15,981		46,886		26,409		22,838					
Goodwill impairment losses		0		0		0		0		0					
Amortization expenses and impairment loss (other intangible assets).....		0		0		0		0		0					
Other operating expenses.....		29,015		22,561		50,076		54,886		57,963					
Fee income on mutual funds and annuities.....		2,875		1,660		3,635		2,844		2,832					
Memoranda															
Assets under management in proprietary mutual funds and annuities		0		0		0		0		0					
Number of equivalent employees		547		562		565		564		527					
Average personnel expense per employee.....		102.39		94.35		190.07		193.09		192.31					
Average assets per employee.....		20,519.12		18,347.37		18,454.19		16,896.70		17,163.23					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income		7.43	2.15	92	4.21	2.20	76	5.07	2.02	82	4.13	0.66	88	4.84	1.69
Overhead expenses / Net Interest Income + non-interest income		68.90	59.03	84	56.95	63.28	31	66.13	62.28	68	59.70	61.79	42	59.76	61.22
Percent of Average Assets															
Total overhead expense		1.97	2.24	33	1.78	2.63	14	1.96	2.57	23	2	2.59	19	2.01	2.58
Personnel expense.....		1	1.25	22	1.03	1.31	21	1.03	1.30	24	1.14	1.50	19	1.12	1.46
Net occupancy expense.....		0.45	0.24	96	0.31	0.26	72	0.45	0.26	95	0.28	0.32	36	0.25	0.31
Other operating expenses.....		0.52	0.73	19	0.44	0.99	6	0.48	0.94	9	0.58	0.76	25	0.64	0.79
Overhead less non-interest income		1.28	1.10	62	1.01	1.36	25	1.27	1.25	48	1.27	1.65	19	1.37	1.65
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense		67.12	58.45	81	55.30	62.83	26	64.02	61.82	63	57.61	59.91	41	57.70	60.51
Personnel expense.....		34.01	33.10	53	32.02	32.43	42	33.64	32.36	53	32.98	34.17	38	32.10	34.42
Net occupancy expense.....		15.49	6.33	96	9.65	6.65	89	14.69	6.58	97	8	7.50	57	7.23	7.33
Other operating expenses.....		17.62	18.60	46	13.63	23.06	10	15.69	22.28	17	16.62	17.93	35	18.36	18.28
Total non-interest income		23.49	28.18	41	23.79	27.40	44	22.45	28.83	40	20.87	19.83	52	18.52	20.30
Fiduciary activities income		2.18	2.24	58	2.12	2.10	58	2.16	2.09	61	2.48	1.61	67	2.70	1.95
Service charges on domestic deposit accounts		1.96	3.19	29	0.76	3.35	12	0.86	3.27	13	0.82	3.21	19	0.90	3.58
Trading revenue.....		4.69	0.72	91	8.46	1.60	89	5.67	1.28	89	5.17	0.07	97	2.36	0.03
Investment banking fees and commissions.....		4.71	2.52	80	3	2.64	71	3.29	2.46	75	3.07	0.91	86	3	0.85
Insurance activities revenue.....		0.09	0.37	53	0.06	0.39	48	0.04	0.41	44	0	0.37	45	0.03	0.46
Venture capital revenue.....		0	0.02	44	0	0	48	0	0.01	44	0	0	50	0	0.49
Net servicing fees		0	0.55	15	0	-0.20	40	0	0.01	42	0	0.22	16	0	0.52
Net securitization income		0	0.01	44	0	0	46	0	0	45	0	0	48	0	0.49
Net gain (loss) - sales of loans, OREO, and other assets		0	3.83	3	0	2.89	13	0	3.92	12	0	2.27	13	0.12	1.98
Other non-interest income.....		9.86	9.26	66	9.40	9.31	60	10.43	9.65	65	9.31	7.41	75	9.41	7.05
Overhead less non-interest income		43.63	29.94	84	31.51	34.19	41	41.57	31.93	75	36.74	39.47	41	39.17	39.75
Applicable income taxes / Pretax net operating income (tax equivalent).....		22.60	21.54	61	19.95	18.39	55	13.29	18.63	16	19.24	21.51	29	20.80	18.37
Applicable income tax + TE / Pretax net operating income + TE		31.03	23.10	96	27.90	22.75	85	26.34	21.18	89	27.61	23.31	82	29	21.35

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	1-Year	5-Year
Real estate loans	2,978,492	2,667,665	2,769,211	2,547,395	2,201,416	11.65	55.43	
Commercial and industrial loans	2,994,541	2,577,637	2,828,688	2,817,813	2,480,618	16.17	27.51	
Loans to individuals	18,002	18,840	19,037	14,509	48,450	-4.45	-84.01	
Loans to depository institutions and acceptances of other banks	0	130	0	368	830	-100.00	-100.00	
Agricultural loans	0	0	0	0	0	-100.00	-100.00	
Other loans and leases	1,730,908	1,486,394	1,670,098	1,493,516	1,471,992	16.45	63.04	
Less: Unearned income	17,321	16,450	16,053	14,166	12,847	5.29	25.13	
Loans and leases, net of unearned income	7,704,622	6,734,216	7,270,981	6,859,435	6,190,459	14.41	41.09	
Less: Allowance for loan and lease losses	118,445	95,430	116,426	81,421	71,216	24.12	76.59	
Net loans and leases	7,586,177	6,638,786	7,154,555	6,778,014	6,119,243	14.27	40.65	
Debt securities that reprice or mature in over 1 year	2,573,479	2,394,297	2,547,318	2,260,255	2,180,902	7.48	0.48	
Mutual funds and equity securities	5,404	5,509	5,482	5,385	5,218	-1.91	-2.65	
Subtotal	10,165,060	9,038,592	9,707,355	9,043,654	8,305,363	12.46	27.70	
Interest-bearing bank balances	182,802	145,431	299,798	61,221	240,754	25.70	-60.59	
Federal funds sold and reverse repos	0	0	0	0	0			
Debt securities that reprice or mature within 1 year	220,008	209,473	165,985	136,630	168,760	5.03	-19.09	
Trading assets	130,878	217,353	177,796	75,109	23,485	-39.79	445.92	
Total earning assets	10,698,748	9,610,849	10,350,934	9,316,614	8,738,362	11.32	22.69	
Non-interest-bearing cash and due from depository institutions	210,416	182,594	144,104	68,832	117,133	15.24	292.21	
Premises, fixed assets, and leases	58,248	36,172	53,004	32,330	23,920	61.03	200.09	
Other real estate owned	0	0	0	0	0			
Investment in unconsolidated subsidiaries	0	0	0	0	0			
Intangible and other assets	463,604	506,159	461,993	359,235	349,801	-8.41	23.68	
Total assets	11,431,016	10,335,774	11,010,035	9,777,011	9,229,216	10.60	24.68	
Quarterly average assets	11,325,852	10,525,635	10,766,875	9,772,812	9,029,808	7.60	24.87	
Average loans and leases (YTD)	7,393,819	6,851,428	6,914,605	6,596,274	5,972,139	7.92	35.27	
Memoranda								
Loans held-for-sale	0	0	0	0	10,000		-100.00	
Loans not held-for-sale	7,704,622	6,734,216	7,270,981	6,859,435	6,180,459	14.41	41.22	
Real estate loans secured by 1–4 family	61,067	86,988	73,561	82,602	70,712	-29.80	330.32	
Commercial real estate loans	2,917,425	2,580,677	2,695,650	2,464,793	2,130,704	13.05	53.38	
Construction and land development	154,617	223,178	191,250	207,693	184,664	-30.72	-14.85	
Multifamily	615,968	546,041	550,274	509,101	484,666	12.81	841.99	
Nonfarm nonresidential	2,146,840	1,811,458	1,954,126	1,747,999	1,461,374	18.51	29.71	
Real estate loans secured by farmland	0	0	0	0	0			
Total investment securities	2,798,891	2,609,279	2,718,785	2,402,270	2,354,880	7.27	-1.41	
U.S. Treasury securities	0	10,733	11,038	10,521	10,012	-100.00	-100.00	
US agency securities (excluding mortgage-backed securities)	0	15,014	0	14,938	0	-100.00		
Municipal securities	171,715	186,181	187,530	303,400	402,797	-7.77	-63.54	
Mortgage-backed securities	2,177,642	1,979,026	2,126,717	1,820,840	1,848,011	10.04	3.55	
Asset-backed securities	176,993	152,762	179,607	140,911	47,044	15.86	78.28	
Other debt securities	267,137	260,054	208,411	106,275	41,798	2.72	143.49	
Mutual funds and equity securities	5,404	5,509	5,482	5,385	5,218	-1.91	-2.65	
Available-for-sale securities	2,622,277	2,476,594	2,611,862	2,253,264	2,157,495	5.88	24.48	
U.S. Treasury securities	0	10,733	11,038	10,521	10,012	-100.00	-100.00	
US agency securities (excluding mortgage-backed securities)	0	15,014	0	14,938	0	-100.00		
Municipal securities	131,399	135,603	137,152	252,622	339,477	-3.10	621.18	
Mortgage-backed securities	2,046,748	1,902,428	2,075,654	1,727,997	1,727,946	7.59	9.88	
Asset-backed securities	176,993	152,762	179,607	140,911	47,044	15.86	78.28	
Other debt securities	267,137	260,054	208,411	106,275	27,798	2.72	179.11	
Mutual funds and equity securities	0	0	0	0	5,218	-100.00		
Held-to-maturity securities appreciation (depreciation)	2,500	3,090	2,663	855	-3,150	-19.09	-92.26	
Available-for-sale securities appreciation (depreciation)	31,662	47,827	60,401	9,286	-39,798	-33.80	23.40	
Structured notes, fair value	0	0	0	0	0			
Pledged securities	102,723	50,480	143,194	168,018	423,060	103.49	-90.55	

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	855,189	612,111	642,990	477,863	536,533	39.71	125.04
NOW, ATS and transaction accounts	566,398	364,678	756,181	77,672	26,876	55.31	615.11
Time deposits less brokered deposits < \$250K	-664,194	-66,273	-356,394	78,054	191,749		
MMDA and other savings accounts	7,066,504	5,427,757	6,154,699	4,682,049	3,934,471	30.19	62.70
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	7,823,897	6,338,273	7,197,476	5,315,638	4,689,629	23.44	75.22
Time deposits of \$250K or more	737,138	1,234,970	837,272	1,523,806	1,497,307	-40.31	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	200,000	80,000	545,000	100,000	485,000	150.00	-78.70
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	4,217	145,000	0	250,000	215,000	-97.09	-77.59
Other borrowings w/remaining maturity over 1 year	0	4,814	4,814	0	0	-100.00	-100.00
Brokered deposits < \$250K	1,251,288	1,087,735	966,269	1,324,647	1,272,714	15.04	
Noncore funding	2,192,643	2,552,519	2,353,355	3,198,453	3,470,021	-14.10	-40.14
Trading liabilities	112,295	199,710	160,686	53,411	2,635	-43.77	1167.29
Subordinated notes and debentures + trust preferred securities	0	0	0	0	0		
Other liabilities	134,558	113,518	145,126	131,639	118,757	18.53	-11.36
Total liabilities	10,263,393	9,204,020	9,856,643	8,699,141	8,281,042	11.51	23.82
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	5,000	5,000	5,000	5,000	5,000	0.00	0.00
Common surplus	94,652	94,652	94,652	94,652	94,652	0.00	0.00
Retained earnings	1,045,469	996,227	1,010,482	967,895	872,355	4.94	36.48
Accumulated other comprehensive income	22,502	35,875	43,258	10,323	-23,833	-37.28	67.90
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	1,167,623	1,131,754	1,153,392	1,077,870	948,174	3.17	32.82
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	1,167,623	1,131,754	1,153,392	1,077,870	948,174	3.17	32.82
Total liabilities and capital	11,431,016	10,335,774	11,010,035	9,777,011	9,229,216	10.60	24.68
Memoranda							
Non-interest-bearing deposits	855,189	612,111	642,990	477,863	536,533	39.71	125.04
Interest-bearing deposits	8,957,134	8,048,867	8,358,027	7,686,228	6,923,117	11.28	32.07
Total deposits	9,812,323	8,660,978	9,001,017	8,164,091	7,459,650	13.29	37.00
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,153,392	1,077,870	1,077,870	948,174	904,246		
Accounting restatements	0	0	0	0	3,985		
Net income	34,987	43,332	57,587	100,199	96,020		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	0	0	0	0	0		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	0	15,000	15,000	4,400	42,250		
Change in other comprehensive income	-20,756	25,552	32,935	33,897	-13,827		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	1,167,623	1,131,754	1,153,392	1,077,870	948,174		

Percent Composition of Assets

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Real estate loans	26.06	36.32	28	25.81	36.22	28	25.15	36.22	27	26.05	52.67	7	23.85	53.63	7
Commercial and industrial loans	26.20	12.25	93	24.94	14.99	92	25.69	13.52	93	28.82	11.45	92	26.88	11.42	93
Loans to individuals	0.16	3.48	12	0.18	3.53	13	0.17	3.40	15	0.15	2.71	17	0.52	2.65	35
Loans to depository institutions and acceptances of other banks	0	0.01	32	0	0.04	62	0	0.03	31	0	0	0	0.01	0	91
Agricultural loans.....	0	0.21	12	0	0.20	11	0	0.19	11	0	0.53	17	0	0.47	18
Other loans and leases.....	15.14	4.22	96	14.38	4.66	94	15.17	4.63	95	15.28	1.08	98	15.95	2.64	96
Net loans and leases.....	66.36	59.81	69	64.23	63.21	41	64.98	61.58	53	69.33	72.36	32	66.30	73.30	18
Debt securities over 1 year.....	22.51	17.61	69	23.17	14.01	89	23.14	15.55	81	23.12	13.66	89	23.63	13.20	90
Mutual funds and equity securities	0.05	0.06	62	0.05	0.05	66	0.05	0.05	64	0.06	0.06	63	0.06	0.05	67
Subtotal	88.93	78.32	94	87.45	78.43	88	88.17	78.16	89	92.50	86.76	91	89.99	87.24	71
Interest-bearing bank balances	1.60	9.11	7	1.41	6.78	12	2.72	7.51	18	0.63	2.97	19	2.61	2.30	67
Federal funds sold and reverse repos	0	0.52	28	0	0.86	26	0	0.82	26	0	0.03	36	0	0.01	38
Debt securities 1 year or less	1.92	1.53	68	2.03	1.83	65	1.51	1.68	57	1.40	2.10	45	1.83	2.14	62
Trading assets	1.14	0.60	84	2.10	1.09	84	1.61	1.01	83	0.77	0.03	96	0.25	0.02	93
Total earning assets.....	93.59	91.43	75	92.99	90.72	75	94.01	91.05	86	95.29	92.39	85	94.68	92.24	80
Non-interest cash and due from depository institutions.....	1.84	1.01	93	1.77	1.08	92	1.31	1.07	69	0.70	1.14	24	1.27	1.25	50
Other real estate owned.....	0	0.02	6	0	0.03	3	0	0.02	4	0	0.04	10	0	0.04	9
All other assets.....	4.57	7.50	14	5.25	8.16	17	4.68	7.82	10	4	6.41	14	4.05	6.39	15
Memoranda															
Short-term investments	3.52	12.01	9	3.43	10.58	17	4.23	11.17	19	2.02	5.36	21	4.44	4.70	56
U.S. Treasury securities.....	0	1.08	12	0.10	0.92	45	0.10	0.84	50	0.11	0.29	67	0.11	0.37	64
US agency securities (excluding mortgage-backed securities)	0	0.77	10	0.15	0.48	46	0	0.63	11	0.15	1.25	29	0	1.67	7
Municipal securities	1.50	1.72	56	1.80	1.45	64	1.70	1.69	59	3.10	2.58	67	4.36	2.66	77
Mortgage-backed securities	19.05	12.97	77	19.15	11.11	88	19.32	11.75	86	18.62	9.38	88	20.02	8.73	94
Asset-backed securities	1.55	0.38	86	1.48	0.27	89	1.63	0.32	89	1.44	0.30	88	0.51	0.26	85
Other debt securities	2.34	0.52	92	2.52	0.39	95	1.89	0.42	92	1.09	0.53	79	0.45	0.52	62
Loans held-for-sale.....	0	0.42	8	0	0.48	6	0	0.52	7	0	0.39	8	0.11	0.29	57
Loans held for investment	67.40	59.85	71	65.15	63.46	42	66.04	61.72	59	70.16	72.01	36	66.97	73.24	20
Real estate loans secured by 1–4 family	0.53	11.69	6	0.84	12.29	7	0.67	11.91	6	0.84	16.02	4	0.77	16.83	3
Revolving	0	1.45	2	0	1.80	3	0	1.66	3	0	2.24	2	0	2.43	1
Closed-end, secured by first liens	0.53	9.84	6	0.84	9.99	8	0.67	9.81	8	0.84	13.07	4	0.77	13.60	3
Closed-end, secured by junior liens	0	0.20	3	0	0.26	2	0	0.22	3	0	0.37	1	0	0.41	1
Commercial real estate loans	25.52	22.48	57	24.97	21.90	52	24.48	22.22	52	25.21	33.26	25	23.09	33.39	19
Construction and land development.....	1.35	3.35	27	2.16	3.32	40	1.74	3.40	32	2.12	5	20	2	4.78	22
Multifamily.....	5.39	3.31	78	5.28	3.07	80	5	3.12	75	5.21	4.76	67	5.25	5.12	65
Nonfarm nonresidential	18.78	14.81	65	17.53	14.50	58	17.75	14.72	60	17.88	21.85	31	15.83	21.85	23
Real estate loans secured by farmland.....	0	0.34	8	0	0.33	9	0	0.33	8	0	0.95	11	0	0.88	10

Loan Mix and Analysis of Concentrations of Credit

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
	38.66	59.66	20	39.61	55.37	23	38.09	57.15	20	37.14	72.74	4	35.56	72.88	3
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	0.79	19.82	6	1.29	19.50	7	1.01	19.43	6	1.20	22.29	4	1.14	23.13	2
Real estate loans secured by 1–4 family.....	0	2.42	2	0	2.79	3	0	2.64	3	0	3.13	2	0	3.34	1
Revolving	0.79	17.22	6	1.29	16.49	7	1.01	16.59	6	1.20	18.71	4	1.14	19.33	3
Closed-end.....	37.87	36.54	48	38.32	32.96	56	37.07	34.63	50	35.93	46.16	25	34.42	45.57	22
Commercial real estate loans	2.01	5.50	21	3.31	4.97	40	2.63	5.26	30	3.03	6.97	19	2.98	6.53	21
Construction and land development.....	0.12	1.11	21	0.43	0.93	42	0.19	0.93	31	0.41	1.47	21	0.27	1.52	17
1–4 family.....	1.88	4.33	27	2.89	3.90	42	2.44	4.19	31	2.62	5.34	22	2.71	4.90	27
Other.....	7.99	5.34	75	8.11	4.72	84	7.57	4.96	75	7.42	6.42	67	7.83	6.76	70
Multifamily.....	27.86	24.14	59	26.90	21.76	63	26.88	22.93	57	25.48	30.59	26	23.61	30.16	25
Nonfarm nonresidential	2.14	8.14	14	2.36	7.38	18	2.25	7.68	17	2.50	10.68	8	2.20	10.31	10
Owner-occupied.....	25.72	15.71	86	24.54	14.16	86	24.63	14.95	86	22.99	19.36	71	21.41	19.35	62
Other.....	0	0.59	8	0	0.52	9	0	0.54	8	0	1.38	11	0	1.27	10
Real estate loans secured by farmland.....	0	0.03	32	0	0.07	62	0	0.06	31	0.01	0	89	0.01	0	91
Loans to depository institutions and acceptances of other banks.....	38.87	20.98	91	38.28	23.90	86	38.90	22.17	89	41.08	16.16	94	40.07	16.21	94
Commercial and industrial loans	0.23	6.28	11	0.28	6.11	10	0.26	6.13	13	0.21	4	17	0.78	3.89	38
Loans to individuals.....	0.01	0.51	51	0	0.64	48	0	0.65	50	0.01	0.04	68	0.01	0.04	72
Credit card loans.....	0	0.37	12	0	0.31	11	0	0.32	11	0	0.78	17	0	0.69	18
Agricultural loans.....	22.47	8.03	90	22.07	8.93	89	22.97	9.09	86	21.77	1.48	97	23.78	3.74	97
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	235.72	383.17	20	223.93	392.62	21	225.77	381.27	21	221.71	493.53	5	211.07	505.61	7
Real estate loans secured by 1–4 family.....	4.83	124.52	3	7.30	133.24	5	6	125.03	5	7.19	151.03	3	6.78	161.34	3
Revolving	0	15.53	2	0	19.64	2	0	17.42	2	0	21.25	2	0	23.52	1
Closed-end.....	4.83	107.53	4	7.30	112.01	6	6	106.14	5	7.19	127.10	4	6.78	134.73	3
Commercial real estate loans	230.89	238.21	45	216.63	237.30	44	219.77	234.65	46	214.52	311.74	19	204.29	316.03	18
Construction and land development.....	12.24	35.52	25	18.73	35.78	33	15.59	35.62	29	18.08	46.63	18	17.71	44.92	20
1–4 family.....	0.76	7.06	24	2.42	6.74	39	1.13	6.34	29	2.45	9.52	21	1.62	10.21	16
Other.....	11.48	28.07	29	16.32	27.86	34	14.46	28.16	32	15.63	35.90	21	16.09	33.75	23
Multifamily.....	48.75	34.78	74	45.84	33.28	74	44.86	32.74	75	44.31	44.76	61	46.47	48.38	64
Nonfarm nonresidential	169.90	157.17	53	152.06	157.33	48	159.32	155.06	51	152.14	206.64	25	140.12	208.15	21
Owner-occupied.....	13.07	52.65	15	13.36	53.29	18	13.34	52.37	17	14.90	71.54	8	13.04	70.68	9
Other.....	156.83	102.08	78	138.69	101.60	66	145.98	100.54	69	137.23	130.65	54	127.08	134.17	45
Real estate loans secured by farmland.....	0	3.59	8	0	3.50	9	0	3.44	8	0	8.66	11	0	8.13	10
Loans to depository institutions and acceptances of other banks.....	0	0.18	32	0.01	0.38	62	0	0.28	31	0.03	0.01	89	0.08	0.01	91
Commercial and industrial loans	236.99	127.07	90	216.37	159.86	77	230.62	139.91	89	245.25	106.70	92	237.84	107.07	93
Loans to individuals.....	1.42	35.29	10	1.58	38.40	11	1.55	37.47	13	1.26	24.83	16	4.65	24.45	32
Credit card loans.....	0.03	2.61	51	0.01	3.43	48	0.02	3.30	50	0.04	0.24	68	0.04	0.24	71
Agricultural loans.....	0	2.01	12	0	2.03	11	0	1.88	11	0	4.86	17	0	4.49	18
Other loans and leases.....	136.99	46.75	91	124.77	51.14	91	136.16	49.54	92	129.99	10.25	98	141.14	25.58	96
Supplemental															
Non-owner occupied CRE loans / Gross loans	37.88	28.84	70	39.72	26.07	85	38.11	27.32	78	37.43	35.38	61	36.41	35.09	61
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	230.97	187.37	61	224.54	186.18	56	225.92	183.76	57	223.46	239.13	47	216.13	243.62	43
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	244.04	244.59	46	237.90	244.21	47	239.26	240.85	46	238.36	315.15	25	229.17	318.90	21

Liquidity and Funding

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Short-term investments	3.52	12.01	9	3.43	10.58	17	4.23	11.17	19	2.02	5.36	21	4.44	4.70	56
Liquid assets	23.64	28.17	42	24.67	24.60	60	25.06	26.22	55	20.98	16.28	75	24.26	15.56	83
Investment securities	24.49	19.64	67	25.25	16.55	84	24.69	17.85	77	24.57	16.41	85	25.52	16.02	85
Net loans and leases	66.36	59.81	69	64.23	63.21	41	64.98	61.58	53	69.33	72.36	32	66.30	73.30	18
Net loans, leases and standby letters of credit	67.46	60.62	70	65.78	64.12	42	66.24	62.48	58	70.88	72.78	35	67.64	73.71	21
Core deposits	68.44	74.75	20	61.32	68.08	24	65.37	70.67	24	54.37	71.61	5	50.81	69.97	5
Noncore funding	19.18	10.89	81	24.70	16.68	76	21.37	14.13	77	32.71	14.61	94	37.60	16.58	94
Time deposits of \$250K or more	6.45	1.81	95	11.95	2.56	98	7.60	2.11	95	15.59	4.33	97	16.22	4.28	98
Foreign deposits	0	0.35	39	0	0.41	38	0	0.36	39	0	0	48	0	0	49
Federal funds purchased and repos	1.75	1.20	78	0.77	1.49	50	4.95	1.47	85	1.02	0.77	68	5.26	0.96	94
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	48	0	0	48
Net federal funds purchased (sold)	1.75	0.52	86	0.77	0.52	61	4.95	0.54	94	1.02	0.75	68	5.26	0.97	94
Commercial paper	0	0.01	45	0	0.01	44	0	0.01	44	0	0	49	0	0	49
Other borrowings w/remaining maturity of 1 year or less	0.04	0.99	38	1.40	2.06	50	0	1.24	7	2.56	2.75	59	2.33	3.63	48
Earning assets that reprice within 1 year	53.06	38.93	86	57.44	39.71	90	55.79	39.38	89	62.43	33.16	93	58.59	32.35	92
Interest-bearing liabilities that reprice within 1 year	10.42	7.04	81	19.55	9.42	87	11.50	8.20	76	27.42	18.54	80	27.11	18.20	81
Long-term debt that reprices within 1 year	0	0.26	29	0	0.56	26	0	0.47	27	0	0.15	37	0	0.16	39
Net assets that reprice within 1 year	42.64	30.25	80	37.89	28.34	73	44.30	29.11	85	35.02	13.71	87	31.48	12.98	83
Other Liquidity and Funding Ratios															
Net noncore funding dependence	17.61	-1.82	89	24.31	6.94	87	19.44	3.20	86	33.18	10.70	97	36.85	13.54	95
Net short-term noncore funding dependence	16.96	-8.21	96	23.17	-2.29	96	18.58	-4.76	96	32.20	5.88	98	34.10	8.57	98
Short-term investment / Short-term noncore funding	18.94	284.81	3	14.49	138.95	4	20.52	184.19	7	6.36	78.10	3	12.63	62.28	22
Liquid assets - short-term noncore funding / Nonliquid assets	6.59	34.02	14	1.29	23.27	13	5.94	28.18	17	-13.70	6.90	5	-14.34	4.17	5
Net loans and leases / Total deposits	77.31	74.66	56	76.65	82.84	29	79.49	79.43	50	83.02	90.96	24	82.03	92.88	20
Net loans and leases / Core deposits	96.96	81.17	82	104.74	93.70	77	99.40	88.34	76	127.51	102.55	87	130.48	106.50	87
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.22	0.84	36	0.28	1.82	25	0.24	1.57	25	0.08	0.36	35	-0.32	-0.47	44
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	2.76	1.94	74	4.36	4.82	54	5.44	4.31	70	0.87	1.28	43	-4.10	-1.95	12
Structured notes appreciation (depreciation) / Tier 1 capital	0.01			0			0.02			-0.02			-0.04		
Percent of Investment Securities															
Held-to-maturity securities	6.12	13.42	50	4.87	12.14	51	3.73	11.38	50	5.98	7.25	65	8.38	10.76	61
Available-for-sale securities	93.69	84.66	51	94.91	85.75	50	96.07	87.23	50	93.80	91.33	36	91.62	88.32	40
U.S. Treasury securities	0	5.52	12	0.41	5.43	41	0.41	4.72	46	0.44	2.07	65	0.43	2.08	63
US agency securities (excluding mortgage-backed securities)	0	4.50	10	0.58	3.23	37	0	4.01	10	0.62	8.16	22	0	11	7
Municipal securities	6.14	8.87	54	7.14	9.39	54	6.90	9.83	53	12.63	15.40	52	17.10	16.63	59
Mortgage-backed securities	77.80	66.59	65	75.85	67.27	59	78.22	66.64	64	75.80	57.07	75	78.48	54.50	81
Asset-backed securities	6.32	2.05	82	5.85	1.68	82	6.61	1.91	84	5.87	1.70	86	2	1.54	80
Other debt securities	9.54	3.17	87	9.97	2.93	85	7.67	3.01	83	4.42	3.73	67	1.77	3.75	55
Mutual funds and equity securities	0.19	0.32	59	0.21	0.37	56	0.20	0.35	54	0.22	0.49	57	0.22	0.41	63
Debt securities 1 year or less	7.86	8.69	55	8.03	11.75	48	6.11	10.55	38	5.69	13.55	34	7.17	13.91	43
Debt securities 1 to 5 years	1.18	17.05	6	2.19	18.03	16	1.98	17.03	14	4.01	23.43	13	1.51	23.42	7
Debt securities over 5 years	90.77	72.17	81	89.57	66.01	85	91.71	69.86	84	90.08	58.63	92	91.11	58.36	90
Pledged securities	3.67	33.87	9	1.93	37.40	7	5.27	35.67	12	6.99	43.76	10	17.97	42.20	22
Structured notes, fair value	0	0.03	41	0	0.02	42	0	0.02	42	0	0.09	39	0	0.15	39
Percent Change from Prior Like Quarter															
Short-term investments	13.50	51.37	35	-51.91	146.89	1	135.42	183.32	53	-51.69	32.84	4	-33.88	16.28	17
Investment securities	7.27	33.34	25	10.86	14.17	52	13.18	23.62	38	2.01	4.80	44	-4.98	8.02	19
Core deposits	23.44	16.88	80	24.59	25.99	47	35.40	26.88	82	13.35	9.96	70	-8.02	10.40	1
Noncore funding	-14.10	-23.76	64	-29.41	-2.41	11	-26.42	-12.18	34	-7.83	4.16	34	8.05	6.76	50

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)	2,003,401	2,172,097	2,100,161	2,081,478	1,543,873
Commit: Secured commercial real estate loans	130,247	181,330	190,662	157,535	125,176
Commit: Unsecured real estate loans	8,800	41,023	2,762	31,663	40,274
Credit card lines (reported semiannually, June/Dec)	34,897	11,625	22,459	8,995	7,860
Securities underwriting	0	0	0	0	0
Standby letters of credit	125,270	160,373	138,459	151,473	123,229
Commercial and similar letters of credit	188,378	90,014	141,494	75,751	103,893
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	5,942	110,221	10,647	110,361	103,354
Purchased options contracts (interest rate)	16,255	127,073	22,645	117,067	107,927
Interest rate swaps	6,305,411	6,449,550	6,551,795	4,941,267	2,763,758
Futures and forward foreign exchange	536,171	466,516	348,792	223,811	245,727
Written options contracts (foreign exchange)	48,052	0	17,002	77,156	75,507
Purchased options contracts (foreign exchange)	48,000	0	17,108	77,094	74,661
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	28,541	42,950	34,590	53,090	57,413
Purchased options contracts (commodity and other)	29,632	44,361	35,681	54,816	60,438
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	17.53	22.45	40	21.02	21.74	53	19.07	22.01	48	21.29	16.97	74	16.73	17.31	47
Standby letters of credit	1.10	0.67	81	1.55	0.72	85	1.26	0.71	84	1.55	0.36	98	1.34	0.35	97
Commercial and similar letters of credit	1.65	0.02	99	0.87	0.02	99	1.29	0.02	99	0.77	0.01	99	1.13	0.01	98
Securities lent	0	0.12	41	0	0.17	41	0	0.18	40	0	0	49	0	0	50
Credit derivatives - notional amount (holding company as guarantor)	0	0.25	27	0	0.39	27	0	0.35	26	0	0	47	0	0.02	44
Credit derivatives - notional amount (holding company as beneficiary)	0	0.19	29	0	0.33	28	0	0.30	27	0	0	48	0	0.01	46
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	34	0	0.22	34	0	0.25	34	0	0.01	46	0	0.01	46
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.14	35	0	0.36	35	0	0.30	33	0	0	47	0	0	47
Derivative contracts	61.39	49.75	81	70.05	51.68	83	63.93	48.62	79	57.84	2.95	98	37.80	6.51	97
Interest rate contracts	55.35	35.96	84	64.70	36.85	85	59.81	34.36	82	52.87	2.87	98	32.24	6.40	96
Interest rate futures and forward contracts	0	5.17	13	0	9.28	13	0	6.21	12	0	0.08	39	0	0.25	22
Written options contracts (interest rate)	0.05	1.82	22	1.07	2.30	50	0.10	2.18	23	1.13	0.13	91	1.12	0.26	88
Purchased options contracts (interest rate)	0.14	1.33	54	1.23	1.51	72	0.21	1.46	55	1.20	0.02	95	1.17	0.07	93
Interest rate swaps	55.16	20.67	89	62.40	22.27	90	59.51	20.83	89	50.54	2.19	99	29.95	5.18	97
Foreign exchange contracts	5.53	6.16	85	4.51	5.77	85	3.48	6.01	82	3.87	0	97	4.29	0	98
Futures and forward foreign exchange contracts	4.69	3.93	87	4.51	3.58	88	3.17	3.47	86	2.29	0	97	2.66	0	98
Written options contracts (foreign exchange)	0.42	0.04	92	0	0.03	40	0.15	0.03	86	0.79	0	97	0.82	0	98
Purchased options contracts (foreign exchange)	0.42	0.04	92	0	0.03	41	0.16	0.04	86	0.79	0	97	0.81	0	98
Foreign exchange rate swaps	0	0.73	39	0	0.74	38	0	0.77	39	0	0	49	0	0	49
Equity, commodity, and other derivative contracts	0.51	0.86	79	0.84	1.80	80	0.64	1.86	78	1.10	0	98	1.28	0	99
Commodity and other futures and forward contracts	0	0.07	43	0	0.14	42	0	0.14	42	0	0	49	0	0	49
Written options contracts (commodity and other)	0.25	0.29	84	0.42	0.54	85	0.31	0.52	84	0.54	0	99	0.62	0	99
Purchased options contracts (commodity and other)	0.26	0.19	85	0.43	0.38	85	0.32	0.37	85	0.56	0	99	0.65	0	99
Commodity and other swaps	0	0.29	37	0	0.30	35	0	0.32	36	0	0	49	0	0	49
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	27.10	42.93	32	31.70	41.55	49	30.37	42.82	44	31.56	24.81	76	25.85	25.18	56

Derivative Instruments

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	7,018,004	7,240,671	7,038,260	5,654,662	3,488,785
Interest rate contracts	6,327,608	6,686,844	6,585,087	5,168,695	2,975,039
Foreign exchange contracts.....	632,223	466,516	382,902	378,061	395,895
Equity, commodity, and other contracts	58,173	87,311	70,271	107,906	117,851
Derivatives Position					
Futures and forwards	536,171	466,516	348,792	223,811	245,727
Written options	82,535	153,171	62,239	240,607	236,274
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	82,535	153,171	62,239	240,607	236,274
Purchased options	93,887	171,434	75,434	248,977	243,026
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	93,887	171,434	75,434	248,977	243,026
Swaps	6,305,411	6,449,550	6,551,795	4,941,267	2,763,758
Held for trading.....	5,850,365	5,023,117	5,439,961	4,286,084	370,691
Interest rate contracts	5,523,743	4,837,035	5,252,021	3,973,770	0
Foreign exchange contracts.....	326,622	186,082	187,940	312,314	370,691
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	1,167,639	2,217,554	1,598,299	1,368,578	3,118,094
Interest rate contracts	803,865	1,849,809	1,333,066	1,194,925	2,975,039
Foreign exchange contracts.....	305,601	280,434	194,962	65,747	25,204
Equity, commodity, and other contracts	58,173	87,311	70,271	107,906	117,851
Derivative contracts (excluding futures and FX 14 days or less)	6,922,776	7,067,810	6,946,787	5,371,982	3,209,356
One year or less	1,384,940	1,896,322	1,546,966	1,178,476	437,171
Over 1 year to 5 years	2,795,870	2,481,389	2,624,666	2,480,057	1,788,888
Over 5 years	2,741,966	2,690,099	2,775,155	1,713,449	983,297
Gross negative fair value (absolute value)	115,902	219,842	171,733	58,469	34,363
Gross positive fair value.....	132,045	216,199	171,815	64,868	35,196
Held for trading.....	108,000	197,177	157,317	53,310	2,826
Non-traded.....	24,045	19,022	14,498	11,558	32,370
Current credit exposure on risk-based capital derivative contracts	123,707	200,417	167,554	64,868	35,196
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Notional Amount															
Interest rate contracts	90.16	94.09	23	92.35	95.13	23	93.56	94.10	28	91.41	99.57	7	85.27	99.91	3
Foreign exchange contracts	9.01	3.27	83	6.44	2.75	82	5.44	3.49	78	6.69	0.14	94	11.35	0	97
Equity, commodity, and other contracts	0.83	1.17	76	1.21	1.12	74	1	1.17	75	1.91	0.07	94	3.38	0	97
Futures and forwards	7.64	12.57	56	6.44	12.99	46	4.96	14.05	42	3.96	14.06	54	7.04	11.75	61
Written options	1.18	7.49	27	2.12	8.37	34	0.88	8.18	21	4.26	11.73	49	6.77	11.14	62
Exchange-traded	0	0.11	42	0	0.13	40	0	0.14	40	0	0	48	0	0	49
Over-the-counter	1.18	7.20	28	2.12	7.94	36	0.88	7.73	21	4.26	10.84	49	6.77	10.65	62
Purchased options	1.34	3.44	55	2.37	3.38	65	1.07	3.42	52	4.40	2.45	78	6.97	1.29	88
Exchange-traded	0	0.12	40	0	0.14	40	0	0.15	40	0	0	49	0	0	49
Over-the-counter	1.34	3.04	56	2.37	2.87	67	1.07	2.86	57	4.40	2.28	80	6.97	1.22	89
Swaps	89.85	71.23	63	89.07	69.92	66	93.09	68.76	75	87.38	64.61	56	79.22	65.42	43
Held for trading	83.36	40.60	70	69.37	43.50	57	77.29	43.53	66	75.80	15.01	81	10.63	13.60	77
Interest rate contracts	78.71	34.42	76	66.80	37.56	65	74.62	36.62	75	70.27	16.17	83	0	12.87	38
Foreign exchange contracts	4.65	1.57	83	2.57	1.40	80	2.67	1.60	78	5.52	0.11	94	10.63	0	97
Equity, commodity, and other contracts	0	0.58	40	0	0.71	37	0	0.68	38	0	0	48	0	0	49
Non-traded	16.64	59.40	29	30.63	56.50	42	22.71	56.47	33	24.20	84.99	18	89.37	86.40	22
Interest rate contracts	11.45	56.19	26	25.55	54.31	35	18.94	53.82	32	21.13	84.69	18	85.27	85.51	24
Foreign exchange contracts	4.35	0.38	93	3.87	0.28	94	2.77	0.46	89	1.16	0.01	96	0.72	0	97
Equity, commodity, and other contracts	0.83	0.13	90	1.21	0.10	91	1	0.10	90	1.91	0.01	98	3.38	0	97
Derivative contracts (excluding futures and forex 14 days or less)	98.64	91.87	60	97.61	89.91	61	98.70	91.48	63	95	80.07	54	91.99	82.85	42
One year or less	19.73	28.05	53	26.19	30.94	57	21.98	32.05	50	20.84	15.20	69	12.53	12.75	67
Over 1 year to 5 years	39.84	26.03	66	34.27	27.26	59	37.29	27.06	64	43.86	22.92	76	51.28	22.66	81
Over 5 years	39.07	30.08	60	37.15	28.48	62	39.43	29.56	62	30.30	34.12	45	28.18	36.28	43
Gross negative fair value (absolute value)	1.65	1.25	66	3.04	1.76	71	2.44	1.55	73	1.03	1.30	45	0.98	0.66	67
Gross positive fair value	1.88	1.68	59	2.99	2.69	57	2.44	2.23	59	1.15	1.14	52	1.01	1.10	45
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.10	0.05	86	0.20	0.07	86	0.15	0.07	87	0.05	0	95	0.04	0.01	93
Gross positive fair value (X)	0.12	0.07	85	0.20	0.11	84	0.15	0.09	83	0.06	0	96	0.04	0.01	93
Held for trading (X)	0.09	0.05	82	0.18	0.08	85	0.14	0.07	85	0.05	0	97	0	0	85
Non-traded (X)	0.02	0.01	77	0.02	0.02	62	0.01	0.02	61	0.01	0	89	0.03	0.01	94
Current credit exposure (X)	0.11	0.05	84	0.18	0.08	85	0.15	0.06	85	0.06	0.01	93	0.04	0	95
Credit losses on derivative contracts	0	0	45	0	0	45	0	0	43	0	0	50	0	0	49
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	45	0	0	46	0	0	50	0	0	50
90+ days past due	0	0	46	0	0	48	0	0	47	0	0	50	0	0	50
Other Ratios															
Current credit exposure / Risk-weighted assets	1.48	0.63	85	2.71	1.03	89	2.12	0.85	87	0.86	0.10	95	0.52	0.06	95

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	116,426	81,421	81,421	71,216	73,969
Gross losses	7,927	4,200	6,682	1,705	2,500
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	1,050	636	4,215	2,437	4,137
Net losses	6,877	3,564	2,467	-732	-1,637
Provision for loan and lease losses	8,896	17,573	37,472	9,473	-4,390
Adjustments	0	0	0	0	0
Ending balance	118,445	95,430	116,426	81,421	71,216
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	
Analysis Ratios																
Provision for loan and lease losses / Average assets	0.16	-0.14	95	0.34	0.85	15	0.36	0.51	31	0.10	0.12	51	-0.05	0.12	4	
Provision for loan and lease losses / Average loans and leases	0.24	-0.25	96	0.51	1.37	12	0.54	0.82	29	0.14	0.16	49	-0.07	0.16	2	
Provision for loan and lease losses / Net loan and lease losses	129.36	77.32	78	493.07	792.43	47	1,518.93	487.86	91	-1,294.13	142.73	2	268.17	182.69	76	
Allowance for loan and lease losses / Total loans and leases not held for sale	1.54	1.39	68	1.42	1.51	49	1.60	1.58	59	1.19	0.94	79	1.15	0.94	76	
Allowance for loan and lease losses / Total loans and leases	1.54	1.37	69	1.42	1.48	50	1.60	1.55	61	1.19	0.93	79	1.15	0.93	76	
Allowance for loan and lease losses / Net loans and leases losses (X)	8.61	15.27	44	13.39	11.83	74	47.19	11.58	92							21.35
Allowance for loan and lease losses / Nonaccrual assets	308.26	318.67	64	1,109.39	321.01	92	667.43	299.17	90	3,116	315.75	96				285.36
ALLL / 90+ days past due + nonaccrual loans and leases	305.95	260.68	70	1,094	244.42	97	463.31	244.34	86	3,116	283.41	97				259.30
Gross loan and lease losses / Average loans and leases	0.21	0.22	57	0.12	0.35	22	0.10	0.34	17	0.03	0.16	13	0.04	0.15	21	
Recoveries / Average loans and leases	0.03	0.08	26	0.02	0.07	17	0.06	0.07	52	0.04	0.05	57	0.07	0.05	68	
Net losses / Average loans and leases	0.19	0.13	65	0.10	0.28	30	0.04	0.27	12	-0.01	0.11	7	-0.03	0.09	7	
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	45	0	0	45	0	0	44	0	0	49	0	0	48	
Recoveries / Prior year-end losses	15.71	16.12	59	37.30	15.46	92	247.21	33.98	99	97.48	41.80	88	23.12	51.25	34	
Earnings coverage of net loan and lease losses (X)	8.05	4.52	31	20.45	21.56	68	42.74	22.91	83	-186.20	22.46	6	-73.16	29.27	10	
Net Loan and Lease Losses By Type																
Real estate loans	0.53	0.03	99	0	0.03	27	0.09	0.04	77	0	0.02	30	0	0.01	31	
Real estate loans secured by 1–4 family	0	-0.01	62	0	0.01	47	0	0.01	46	-0.02	0.02	16	0	0.01	32	
Revolving																0.02
Closed-end	0	-0.01	62	0	0.01	49	0	0	48	-0.02	0.02	14	0	0.01	31	
Commercial real estate loans	0.54	0.05	99	0	0.03	24	0.09	0.07	69	0	0.02	38	0	0.01	41	
Construction and land development	5.63	0	99	0	0	64	0	0	59	0	-0.02	62	0	-0.02	57	
1–4 family	5.63	0	99	0	0	59	0	0	59	0	0	54	0	0	54	
Other	0	-0.01	63	0	0	60	0	0	57	0	-0.02	62	0	-0.02	60	
Multifamily	0.24	0.01	95	0	0	58	0	0	58	0	0	56	0	0	50	
Nonfarm nonresidential	0.27	0.07	85	0	0.05	16	0.13	0.11	69	0	0.03	29	0	0.02	39	
Owner-occupied	0	0.01	46	0	0.02	36	0	0.02	26	0	0.01	44	0	0.01	43	
Other	0.27	0.06	86	0	0.03	23	0.13	0.08	76	0	0.01	22	0	0.01	47	
Real estate loans secured by farmland																0
Commercial and industrial loans	-0.07	0.20	10	0.28	0.46	46	0	0.47	7	-0.01	0.27	10	-0.03	0.18	15	
Loans to individuals																0.71
Credit card loans	0	2.18	8	0	3.43	10	0	2.92	9	0	1.89	14	0	1.65	21	
Agricultural loans																0.03
Loans to foreign governments and institutions																
Other loans and leases	0	0.08	37	0	0.13	11	0	0.15	11	-0.03	0.14	7	-0.06	0.28	4	

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2021		06/30/2020		12/31/2020		12/31/2019		12/31/2018						
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases		1,105		30,949		30,016		20,216		2,363					
90+ days past due loans and leases		290		121		7,685		0		0					
Nonaccrual loans and leases		38,424		8,602		17,444		2,613		0					
Total past due and nonaccrual loans and leases		39,819		39,672		55,145		22,829		2,363					
Restructured 30–89 days past due		0		0		0		0		0					
Restructured 90+ days past due		0		0		0		0		0					
Restructured nonaccrual		15,920		8,209		17,444		0		0					
Total restructured loans and leases		15,920		8,209		17,444		0		0					
30–89 days past due loans held for sale		0		0		0		0		0					
90+ days past due loans held for sale		0		0		0		0		0					
Nonaccrual loans held for sale		0		0		0		0		0					
Total past due and nonaccrual loans held for sale		0		0		0		0		0					
Restructured loans and leases in compliance		13,764		0		39,361		17,597		10,395					
Other real estate owned		0		0		0		0		0					
Other Assets															
30–89 days past due		0		0		0		0		0					
90+ days past due		0		0		0		0		0					
Nonaccrual		0		0		0		0		0					
Total other assets past due and nonaccrual		0		0		0		0		0					
Percent of Loans and Leases															
30–89 days past due loans and leases	0.01	0.27	3	0.46	0.36	71	0.41	0.39	65	0.29	0.31	56	0.04	0.32	5
90+ days past due loans and leases	0	0.10	30	0	0.13	25	0.11	0.12	69	0	0.03	15	0	0.03	14
Nonaccrual loans and leases	0.50	0.58	48	0.13	0.61	7	0.24	0.66	12	0.04	0.48	7	0	0.49	1
90+ days past due and nonaccrual loans and leases	0.50	0.73	37	0.13	0.80	4	0.35	0.85	13	0.04	0.54	5	0	0.54	1
30–89 days past due restructured	0	0.01	19	0	0.01	16	0	0.01	16	0	0	29	0	0.01	27
90+ days past due restructured	0	0	30	0	0.01	28	0	0.01	29	0	0	45	0	0	43
Nonaccrual restructured	0.21	0.12	75	0.12	0.13	57	0.24	0.13	82	0	0.07	8	0	0.10	6
30–89 days past due loans held for sale	0	0	40	0	0	41	0	0	38	0	0	47	0	0	47
90+ days past due loans held for sale	0	0	42	0	0	43	0	0	41	0	0	48	0	0	48
Nonaccrual loans held for sale	0	0	38	0	0	39	0	0.01	38	0	0	48	0	0	48
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.01	0.27	3	0.46	0.37	71	0.41	0.40	64	0.29	0.31	56	0.04	0.32	5
90+ days past due assets	0	0.10	28	0	0.13	23	0.11	0.12	69	0	0.03	15	0	0.03	14
Nonaccrual assets	0.50	0.59	48	0.13	0.62	7	0.24	0.67	12	0.04	0.48	7	0	0.49	1
30+ days past due and nonaccrual assets	0.52	1.04	22	0.59	1.21	21	0.76	1.29	31	0.33	0.87	14	0.04	0.88	1
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.34	0.43	43	0.08	0.49	6	0.23	0.52	20	0.03	0.39	4	0	0.39	1
90+ days past due and nonaccrual assets + other real estate owned	0.34	0.46	38	0.08	0.52	5	0.23	0.55	17	0.03	0.45	4	0	0.45	1
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.46	0.52	47	0.08	0.56	5	0.52	0.60	44	0.21	0.56	14	0.11	0.59	7
Allowance for loan and lease losses	44.06	67.93	31	9.01	65.48	3	48.79	66.66	36	24.82	92.08	10	14.60	95.97	3
Equity capital + allowance for loan and lease losses	4.06	4.43	51	0.70	4.83	4	4.47	4.97	50	1.74	4.77	14	1.02	5.09	4
Tier 1 capital + allowance for loan and lease losses	4.13	5.28	39	0.72	5.98	4	4.63	6.05	36	1.76	5.30	12	1	5.65	5
Loans and leases + other real estate owned	0.68	0.88	41	0.13	0.92	2	0.78	0.97	40	0.29	0.78	13	0.17	0.82	7

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0	0.24	2	1.16	0.39	91	1.08	0.39	91	0.79	0.28	93	0	0.29	1
	90+ days past due		0	0.12	15	0	0.15	13	0.28	0.16	81	0	0.03	24	0	0.03	19
	Nonaccrual.....		1.29	0.65	86	0	0.63	1	0.63	0.76	48	0	0.45	1	0	0.48	1
Commercial and industrial	30–89 days past due		0	0.17	2	0	0.23	6	0	0.23	3	0	0.22	5	0.07	0.23	37
	90+ days past due		0	0.02	16	0	0.03	17	0	0.03	16	0	0.02	30	0	0.02	32
	Nonaccrual.....		0	0.64	1	0.33	0.75	23	0	0.75	3	0.09	0.74	15	0	0.61	6
Individuals	30–89 days past due		0.56	0.55	57	0	0.58	5	0	0.83	4	0	0.60	5	0	0.68	6
	90+ days past due		0	0.07	18	0	0.13	17	0	0.14	19	0	0.02	31	0	0.03	31
	Nonaccrual.....		0	0.18	11	0	0.22	9	0	0.28	9	0	0.12	16	0	0.15	14
Depository institution loans	30–89 days past due			0		0	0.03	45		0		0	0	50	0	0	50
	90+ days past due			0		0	0	49		0		0	0	50	0	0	50
	Nonaccrual.....			0		0	0	48		0		0	0	50	0	0	50
Agricultural	30–89 days past due			0.16			0.31			0.17			0.10			0.11	
	90+ days past due			0			0.03			0			0			0.01	
	Nonaccrual.....			0.69			0.80			0.49			0.80			0.46	
Foreign governments	30–89 days past due			0.01			0			0							
	90+ days past due			0			0			0							
	Nonaccrual.....			0.04			0.02			0.09							
Other loans and leases	30–89 days past due		0.06	0.11	60	0	0.14	27	0	0.18	31	0.01	0.28	51	0.05	0.18	63
	90+ days past due		0.02	0.01	87	0.01	0.01	76	0	0.01	75	0	0	40	0	0	41
	Nonaccrual.....		0	0.13	22	0	0.15	16	0	0.15	19	0	0.04	37	0	0.04	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Memoranda																
1–4 family	30–89 days past due	0	0.35	1	0	0.60	1	0	0.65	1	0	0.53	3	0	0.52	2
	90+ days past due	0	0.27	18	0	0.29	15	0	0.33	16	0	0.05	28	0	0.04	22
	Nonaccrual	0	0.82	1	0	0.84	1	0	0.89	0	0	0.55	2	0	0.61	2
Revolving	30–89 days past due		0.29			0.40			0.48			0.36			0.36	
	90+ days past due		0.02			0.03			0.03			0.01			0.02	
	Nonaccrual		1.05			1.27			1.13			0.34			0.35	
Closed-end	30–89 days past due	0	0.36	1	0	0.61	1	0	0.65	1	0	0.56	3	0	0.54	2
	90+ days past due	0	0.29	18	0	0.33	16	0	0.38	17	0	0.05	29	0	0.05	24
	Nonaccrual	0	0.77	1	0	0.81	1	0	0.87	0	0	0.57	3	0	0.64	3
Junior lien	30–89 days past due	0	0.01	11	0	0.02	10	0	0.02	10	0	0.02	13	0	0.02	14
	90+ days past due	0	0	36	0	0	31	0	0	32	0	0	41	0	0	38
	Nonaccrual	0	0.04	5	0	0.05	7	0	0.04	6	0	0.03	11	0	0.03	12
Commercial real estate	30–89 days past due	0	0.14	6	1.20	0.23	98	1.11	0.26	96	0.81	0.15	96	0	0.16	6
	90+ days past due	0	0.01	25	0	0.02	22	0.28	0.02	96	0	0.02	34	0	0.02	31
	Nonaccrual	1.32	0.52	90	0	0.43	3	0.65	0.62	55	0	0.34	4	0	0.41	3
Construction and development	30–89 days past due	0	0.12	18	8.51	0.24	98	0	0.28	11	9.63	0.20	99	0	0.17	21
	90+ days past due	0	0.01	38	0	0.01	34	0	0.01	35	0	0.01	43	0	0	44
	Nonaccrual	5.36	0.36	96	0	0.25	11	0	0.41	11	0	0.18	21	0	0.18	21
1–4 family	30–89 days past due	0	0.02	33	0	0.04	28	0	0.03	28	0	0.05	33	0	0.07	32
	90+ days past due	0	0	44	0	0	42	0	0	42	0	0	47	0	0	48
	Nonaccrual	5.36	0.02	99	0	0.04	27	0	0.03	27	0	0.01	40	0	0.04	37
Other	30–89 days past due	0	0.07	21	8.51	0.17	98	0	0.22	13	9.63	0.12	99	0	0.06	28
	90+ days past due	0	0	41	0	0	38	0	0	40	0	0	44	0	0	45
	Nonaccrual	0	0.29	15	0	0.18	14	0	0.35	12	0	0.14	24	0	0.10	25
Multifamily	30–89 days past due	0	0.06	28	0	0.08	24	0	0.09	22	0	0.03	38	0	0.03	36
	90+ days past due	0	0	44	0	0	43	0	0	45	0	0	46	0	0	46
	Nonaccrual	0.88	0.14	91	0	0.08	17	0	0.11	20	0	0.03	37	0	0.04	34
Nonfarm non-residential	30–89 days past due	0	0.14	7	0.66	0.20	88	1.54	0.23	96	0	0.13	8	0	0.17	9
	90+ days past due	0	0.01	29	0	0.02	27	0.39	0.02	96	0	0.02	37	0	0.02	34
	Nonaccrual	1.15	0.66	80	0	0.55	3	0.89	0.80	60	0	0.36	5	0	0.52	4
Owner Occupied	30–89 days past due	0	0.04	10	0.06	0.07	53	0	0.07	8	0	0.06	12	0	0.08	13
	90+ days past due	0	0	34	0	0.01	30	0	0	33	0	0.01	40	0	0	38
	Nonaccrual	0	0.25	4	0	0.24	6	0	0.27	5	0	0.19	7	0	0.20	8
Other	30–89 days past due	0	0.09	12	0.60	0.11	93	1.54	0.14	96	0	0.05	18	0	0.07	18
	90+ days past due	0	0.01	36	0	0.01	34	0.39	0.01	96	0	0.01	41	0	0.01	39
	Nonaccrual	1.15	0.40	91	0	0.24	6	0.89	0.44	79	0	0.14	14	0	0.22	13
Farmland	30–89 days past due		0.11			0.31			0.11			0.21			0.09	
	90+ days past due		0			0.03			0			0.01			0	
	Nonaccrual		1.10			1.24			1.13			1.06			0.49	
Credit card	30–89 days past due	0	0.63	7	0	0.90	8	0	0.95	7	0	0.87	18	0	1.03	23
	90+ days past due	0	0.39	15	0	0.76	14	0	0.63	13	0	0.18	30	0	0.26	36
	Nonaccrual	0	0.08	37	0	0.09	35	0	0.05	37	0	0	46	0	0.07	42

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018										
Common Equity Tier 1 Capital															
Common stock plus related surplus	99,652	99,652	99,652	99,652	99,652										
Retained earnings	1,045,469	996,227	1,010,482	967,895	872,355										
Accumulated other comprehensive income (AOCI)	22,502	35,875	43,258	10,323	-23,833										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	1,167,623	1,131,754	1,153,392	1,077,870	948,174										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	0	0	0	0	0										
Accumulated other comprehensive income-related adjustments	22,502	35,874	43,258	10,323	-23,575										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	1,145,121	1,095,880	1,110,134	1,067,547	971,749										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	1,145,121	1,095,880	1,110,134	1,067,547	971,749										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	0	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	0	0	0	0	0										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	0	0	0	0	0										
Tier 1 Capital	1,145,121	1,095,880	1,110,134	1,067,547	971,749										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	0	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	104,390	92,471	98,829	81,642	71,436										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity					0										
Tier 2 capital before deductions	104,390	92,471	98,829	81,642	71,436										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	104,390	92,471	98,829	81,642	71,436										
Exited advanced approach tier 2 capital															
Total capital	1,249,511	1,188,351	1,208,963	1,149,189	1,043,185										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	11,325,852	10,525,635	10,766,875	9,772,812	9,029,808										
Less: Deductions from common equity tier 1 capital	0	0	0	0	0										
Less: Other deductions	4,217	3,999	6,016	979	5,589										
Total assets for leverage ratio	11,321,635	10,521,636	10,760,859	9,771,833	9,024,219										
Total risk-weighted assets	8,336,811	7,394,485	7,888,427	7,568,046	6,815,192										
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	13.74	12.66	69	14.82	11.98	85	14.07	12.35	81	14.11	12.50	75	14.26	12.37	76
Common equity tier 1 capital, column B	0	0.29	46	0	0.28	46	0	0.30	46	0	0	50	0	0	50
Tier 1 capital, column A	13.74	13.44	62	14.82	12.72	82	14.07	13.08	76	14.11	13.19	70	14.26	13.03	74
Tier 1 capital, column B	0	0.33	46	0	0.32	46	0	0.34	46	0	0	50	0	0	50
Total capital, column A	14.99	15.42	48	16.07	14.77	78	15.33	15.23	59	15.18	14.63	70	15.31	14.48	73
Total capital, column B	0	0.37	46	0	0.38	46	0	0.39	46	0	0	50	0	0	50
Tier 1 leverage	10.11	9.11	78	10.42	9.03	84	10.32	9.13	83	10.92	10.39	70	10.77	10.37	65
Supplementary leverage ratio, advanced approaches HCs		6.95			8.42			8.72							

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0	0	
Total property and casualty assets	0	0	0	0	0	0	
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0	0	
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0	0	
Total insurance underwriting equity	0	0	0	0	0	0	
Total property and casualty equity	0	0	0	0	0	0	
Total life and health equity	0	0	0	0	0	0	
Total insurance underwriting net income	0	0	0	0	0	0	
Total property and casualty	0	0	0	0	0	0	
Total life and health	0	0	0	0	0	0	
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0	0	
Unearned premiums (P/C)	0	0	0	0	0	0	
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0	0	
Separate account liabilities (L/H)	0	0	0	0	0	0	
Insurance activities revenue	144	94	124	1	84	53.19	289.19
Other insurance activities income	144	94	124	1	84	53.19	289.19
Insurance and reinsurance underwriting income	0	0	0	0	0	0	
Premiums	0	0	0	0	0	0	
Credit related insurance underwriting	0	0	0	0	0	0	
Other insurance underwriting	0	0	0	0	0	0	
Insurance benefits, losses, expenses	0	0	0	0	0	0	
Net assets of insurance underwriting subsidiaries	0	0	0	0	0	0	
Life insurance assets	234,132	193,235	194,533	193,472	190,767	21.16	27.65

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0	39	0	0	48	0	0	48
Insurance underwriting assets (P/C) / Total insurance underwriting assets	52.30			54.79			53.67			60			66.67		
Insurance underwriting assets (L/H) / Total insurance underwriting assets	47.70			45.21			46.33			40			33.33		
Separate account assets (L/H) / Total life assets	13.29			11.01			11.24			0			0		
Insurance activities revenue / Adjusted operating income	0.09	0.37	53	0.06	0.39	48	0.04	0.41	44	0	0.37	45	0.03	0.46	53
Premium income / Insurance activities revenue	0	3.14	41	0	3.04	40	0	2.84	40	0	0.03	47	0	0	48
Credit related premium income / Total premium income	30.92			40.01			38.23			100			50		
Other premium income / Total premium income	69.08			59.99			61.77			0			50		
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.02	45	0	0.03	44	0	0	48	0	0	48
Insurance net income (P/C) / Equity (P/C)	21.10			7.42			15.59			37.86			72.25		
Insurance net income (L/H) / Equity (L/H)	5.07			-31.13			3.62								
Insurance benefits, losses, expenses / Insurance premiums	-395.05			620.37			447.82			132.57			116.87		
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0			0.07			0			0		
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0			0		
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	49	0	0	49
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	18.53	11.54	78	16.22	11.35	67	15.86	11.03	67	16.84	11.53	70	18.29	13.70	73
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)	0			0			0			0			0		
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.47	38	0	0.73	37	0	0.75	37	0	0	49	0	0	49

Foreign Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	115,763	106,509	108,471	107,802	133,743
Real estate loans.....	18,457	11,845	11,837	10,802	6,108
Commercial and industrial loans	97,306	94,664	96,634	97,000	127,635
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	267,137	260,054	208,411	106,275	32,798
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	382,900	366,563	316,882	214,077	166,541
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

Analysis Ratios

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Yield: Foreign loans	0	0.64	34	0	0.93	31	0	0.87	31	0	0	48	0	0	48
Cost: Interest-bearing deposits.....		0.12			0.59			0.42			2.53			1.85	

Net Losses as a Percent of Foreign Loans by Type

Real estate loans	0.26		5.29		5.18										
Commercial and industrial loans	1.03		0.59		0.64			2.35					3.83		
Foreign governments and institutions	0		0		0										

Growth Rates

Net loans and leases.....	8.69	-1.19	66	-19.89	10.27	15	0.62	-2.40	63	-19.40	-47.91	65	-28.98	-27.26	35
Total selected assets.....	4.46	3.19	60	103.97	5.10	91	48.02	2.04	90	28.54	-25.04	84	-31.21	5.03	21
Deposits		9.07			10.22			3.46			2.53			-2.42	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets		06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018		
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1–4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0
Dollar Amount in Thousands					
	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
					Percent Change
					1-Year 5-Year
30–89 Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commcial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 30–89 days past due securitized assets.....	0	0	0	0	0
90+ Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 90+ days past due securitized assets	0	0	0	0	0
Total past due securitized assets.....	0	0	0	0	0
Net Losses on Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total net losses on securitized assets.....	0	0	0	0	0

Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		0	15,000	15,000	0	0	0	-100.00
Dividends		0	15,000	15,000	0	0	0	-100.00
Interest		0	0	0	0	0	0	
Management and service fees		0	0	0	0	0	0	
Other income		0	0	0	0	0	0	
Income from nonbank subsidiaries		0	0	0	0	0	0	
Dividends		0	0	0	0	0	0	
Interest		0	0	0	0	0	0	
Management and service fees		0	0	0	0	0	0	
Other income		0	0	0	0	0	0	
Income from subsidiary holding companies		0	0	0	0	0		
Dividends		0	0	0	0	0		
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Total income from subsidiaries		0	15,000	15,000	0	0	0	-100.00
Securities gains (losses)		0	0	0	0	0	0	
Other operating income		0	0	0	0	19		-100.00
Total operating income		0	15,000	15,000	0	19	-100.00	-100.00
Operating Expenses								
Personnel expenses		0	0	0	0	0	0	
Interest expense		0	0	0	0	0	0	
Other expenses		94	94	187	187	187	0.00	0.00
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		94	94	187	187	187	0.00	0.00
Income (loss) before taxes		-94	14,906	14,813	-187	-168		
Applicable income taxes (credit)		0	0	0	0	0		
Extraordinary items								
Income before undistributed income of subsidiaries		-94	14,906	14,813	-187	-168		
Equity in undistributed income of subsidiaries		35,081	28,426	42,774	100,386	96,188	23.41	13.96
Bank subsidiaries		35,081	28,426	42,774	100,386	96,188	23.41	13.96
Nonbank subsidiaries		0	0	0	0	0		
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		34,987	43,332	57,587	100,199	96,020	-19.26	14.00
Memoranda								
Bank net income		35,081	43,426	57,774	100,386	96,188	-19.22	13.96
Nonbank net income		0	0	0	0	0		
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	06/30/2021	% of Total Assets	06/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		1,158,459	99.22	1,122,403	99.17	1,144,134	99.20	1,068,425	938,542	3.21	33.30
Common and preferred stock		1,158,459	99.22	1,122,403	99.17	1,144,134	99.20	1,068,425	938,542	3.21	33.30
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in nonbank subsidiaries		522	0.04	522	0.05	522	0.05	522	522	0.00	0.00
Common and preferred stock		522	0.04	522	0.05	522	0.05	522	522	0.00	0.00
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	
Securities		0	0	0	0	0	0	0	0	0	
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		8,642	0.74	8,829	0.78	8,736	0.76	8,923	9,110	-2.12	-9.43
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0	0	
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0	0	
Intangible assets		0	0	0	0	0	0	0	0	0	
Other assets		0	0	0	0	0	0	0	0	0	-100.00
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total assets		1,167,623	100.00	1,131,754	100.00	1,153,392	100.00	1,077,870	948,174	3.17	32.81
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	
Securities sold (repos)		0	0	0	0	0	0	0	0	0	
Commercial paper		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less		0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0	0	
Subordinated notes and debentures		0	0	0	0	0	0	0	0	0	
Other liabilities		0	0	0	0	0	0	0	0	0	-100.00
Balance due to subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total liabilities		0	0	0	0	0	0	0	0	0	-100.00
Equity Capital		1,167,623	100	1,131,754	100	1,153,392	100	1,077,870	948,174	3.17	32.82
Perpetual preferred stock (income surplus)		0	0	0	0	0	0	0	0	0	
Common stock		5,000	0.43	5,000	0.44	5,000	0.43	5,000	5,000	0.00	0.00
Common surplus		94,652	8.11	94,652	8.36	94,652	8.21	94,652	94,652	0.00	0.00
Retained earnings		1,045,469	89.54	996,227	88.03	1,010,482	87.61	967,895	872,355	4.94	36.48
Accumulated other comprehensive income		22,502	1.93	35,875	3.17	43,258	3.75	10,323	-23,833	-37.28	67.90
Other equity capital components		0	0	0	0	0	0	0	0	0	
Total liabilities and equity capital		1,167,623	100.00	1,131,754	100.00	1,153,392	100.00	1,077,870	948,174	3.17	32.81
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries		0	0	0	0	0	0	0	0	0	
Notes payable to subsidiaries that issued TPS		0	0	0	0	0	0	0	0	0	
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	

Parent Company Analysis—Part 1

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Profitability															
Net income / Average equity capital.....	6.02	12.64	6	7.82	4.33	76	5.10	7.29	27	9.77	10.58	40	10.44	11.03	47
Bank net income / Average equity investment in banks	6.12	12.37	4	7.99	4.55	73	5.21	7.45	23	9.93	10.85	39	10.58	11.56	45
Nonbank net income / Average equity investment in nonbanks	0	13.40	16	0	7.01	25	0	9.75	17	0	12.07	20	0	10.83	19
Subsidiary HCs net income / Average equity investment in sub HCs.....	11.92			5.62			7.01			15.16			9.40		
Bank net income / Parent net income	100.27	96.24	40	100.22	91.35	36	100.32	88.16	35	100.19	103.77	26	100.17	104.73	23
Nonbank net income / Parent net income	0	3.10	15	0	6.35	15	0	3.59	14	0	1.08	24	0	0.99	23
Subsidiary holding companies' net income / Parent net income		67.52		71.95			68.34			92.33			90.39		
Leverage															
Total liabilities / Equity capital	0	16.87	2	0	20.37	2	0	20.06	3	0	9.66	2	0	9.50	2
Total debt / Equity capital	0	11.60	11	0	14.50	11	0	14.41	10	0	3.93	27	0	3.94	26
Total debt + notes payable to subs that issued TPS / Equity capital	0	13.82	7	0	16.78	7	0	16.67	6	0	7.99	13	0	7.93	12
Total debt + Loans guaranteed for affiliate / Equity capital	0	11.69	11	0	14.81	11	0	14.68	10	0	3.97	27	0	3.98	26
Total debt / Equity capital – excess over fair value	0	11.71	11	0	14.64	11	0	14.52	10	0	3.93	27	0	3.94	26
Long-term debt / Equity capital	0	11.05	11	0	13.39	12	0	13.56	10	0	3.86	27	0	3.76	28
Short-term debt / Equity capital	0	0.48	41	0	0.98	37	0	0.77	38	0	0.01	46	0	0.03	45
Current portion of long-term debt / Equity capital	0	0.06	40	0	0.05	41	0	0.06	40	0	0	47	0	0	46
Excess cost over fair value / Equity capital	0	0.09	40	0	0.09	39	0	0.08	39	0	0	46	0	0	46
Long-term debt / Consolidated long-term debt		39.10		0	29.33	11	0	34.67	10		14.37			15.49	
Double Leverage															
Equity investment in subs / Equity capital	99.26	103.07	29	99.22	103.11	21	99.24	102.81	27	99.17	104.21	28	99.04	104.10	27
Total investment in subs / Equity capital.....	99.26	108.26	19	99.22	110.49	11	99.24	110.16	16	99.17	104.48	27	99.04	104.38	24
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.12	0.25	23	-0.10	0.67	27	-0.15	0.47	24	-0.09	0.44	27	-0.09	0.36	27
Equity investment in subs – equity cap / Net income-div (X).....		0.83			3.93			1.82			1.47			1.18	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	0	138.64	1	99.38	143.95	32	98.77	136.59	26	0	153.39	1	0.04	113.37	2
Cash from ops + noncash items + op expense / Op expense + dividend ...	0	130.64	3	99.38	154.33	32	98.77	147.24	21	0	152.31	5	0.04	123.74	5
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	0	103.17	13	99.38	148.07	43	98.77	134.08	30	95.92	105.99	26	99.60	108.88	43
Pretax operating income + interest expense / Interest expense		1,479.01			2,733.67			2,016.32			17,211.14			1,631.73	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref ..		1,667.11			1,374.36			1,539.23			2,481.22			1,015.91	
Dividends + interest from subsidiaries / Interest expense + dividends		153.06		100	169.52	31	100	150.43	25	0	196.13	3	0	140.89	3
Fees + other income from subsidiaries / Salary + other expenses.....	0	12.78	34	0	15.95	30	0	13.95	31	0	3.91	38	0	3.76	37
Net income / Current part of long-term debt + preferred dividends (X).....		41.77			27.95			35.64			71.69			106.04	
Other Ratios															
Net assets that reprice within 1 year / Total assets	0	3.64	21	0	3.69	23	0	3.85	24	0	1.59	31	0	1.59	31
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.21			0.05			0.10			0			0	
Nonaccrual.....		0.96			0.97			1.03			8.16			0.70	
Total		1.17			1.02			1.13			8.16			0.70	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	46	0	0.05	46	0	0.05	46	0	0	49	0	0	49
To subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	50	0	0	50
Total	0	0.03	46	0	0.06	46	0	0.05	46	0	0	49	0	0	49
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries.....	0	1.79	36	0.01	2.90	32	0	2.66	33	0.01	0.13	63	0.01	0.14	59
Combined thrift assets (reported only by bank holding companies).....	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0.07	37	0	0.08	38	0	0	49	0	0	49

Parent Company Analysis—Part 2

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....		78.46		100.63	73.92	74	101.26	81.10	75		65.39				87.25
Dividends declared / Net income	0	25.30	4	34.62	60.26	33	26.05	42.29	29	4.39	25.65	18	44	24.10	78
Net income – dividends / Average equity.....	6.02	9.64	23	5.12	1.15	80	3.77	4.14	44	9.34	7.61	72	5.85	8.12	21
Percent of Dividends Paid															
Dividends from bank subsidiaries		139.49		100	166.94	35	100	132.17	33	0	160.93	7	0	131.90	7
Dividends from nonbank subsidiaries		3.97		0	3.69	27	0	3.41	23	0	2.59	28	0	2.83	26
Dividends from subsidiary holding companies.....		6.36		0	3.84	44	0	4.85	44	0	0	48	0	0	48
Dividends from all subsidiaries		193.08		100	205.70	26	100	174.85	22	0	209.89	4	0	144.51	5
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	0	36.56	9	34.54	82.59	26	25.96	60.28	21	0	45.88	8	0	33.37	10
Interest income from bank subsidiaries.....	0	0.11	25	0	0.58	21	0	0.36	20	0	0.09	32	0	0.11	29
Management and service fees from bank subsidiaries	0	0.90	37	0	3.18	35	0	1.47	37	0	0.47	43	0	0.32	43
Other income from bank subsidiaries.....	0	0	46	0	0.01	46	0	0	46	0	0	46	0	0.01	44
Operating income from bank subsidiaries	0	38.35	5	34.54	98.26	24	25.96	62.88	19	0	48.40	5	0	35.67	5
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		54.17			52.25			56.39			76.61				80.47
Interest income from nonbank subsidiaries.....		2.35			7.62			7.38			0.91				0.31
Management and service fees from nonbank subsidiaries		0.63			1.87			0.86			0.02				0.17
Other income from nonbank subsidiaries.....		0.08			0.22			0.16			0.01				0.06
Operating income from nonbank subsidiaries		76.16			78.35			79.84			83.73				96.62
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		31			55.04			43.51			65.48				43.51
Interest income from subsidiary holding companies		5.39			15.38			8.40			0				0
Management and service fees from subsidiary holding companies.....		0.37			0.95			0.44			0				0
Other income from subsidiary holding companies.....		-0.43			2.24			0.01			0				0.15
Operating income from subsidiary holding companies.....		39.64			73.61			55.20			65.48				43.66
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries		67.82		100	66.84	93	100	69.76	96		77.61		0	72.95	9
Interest income from bank subsidiaries.....		0.39		0	1.06	21	0	0.63	20		0.23		0	0.55	29
Management and service fees from bank subsidiaries		2.08		0	2.32	36	0	1.87	37		0.75		0	0.59	43
Other income from bank subsidiaries.....		0.02		0	0.07	45	0	0.04	45		0.01		0	0.01	44
Operating income from bank subsidiaries		81.78		100	81.90	87	100	82.20	93		94.06		0	89.39	4
Dividends from nonbank subsidiaries		2.67		0	2.05	28	0	1.95	23		1.13		0	2.65	26
Interest income from nonbank subsidiaries.....		0.35		0	1.11	35	0	0.73	36		0		0	0	46
Management and service fees from nonbank subsidiaries		0.02		0	0.04	41	0	0.02	42		0		0	0	47
Other income from nonbank subsidiaries.....		0.01		0	0.01	47	0	0.01	46		0		0	0	47
Operating income from nonbank subsidiaries		6.48		0	6.25	20	0	4.70	16		1.56		0	3.33	23
Dividends from subsidiary holding companies.....		2.43		0	1.08	45	0	2.53	44		0		0	0	48
Interest income from subsidiary holding companies		0.01		0	0.17	44	0	0.11	44		0		0	0	49
Management and service fees from subsidiary holding companies.....		0		0	0	49	0	0	49		0		0	0	50
Other income from subsidiary holding companies.....		0		0	0	49	0	0	49		0		0	0	49
Operating income from subsidiary holding companies.....		3.96		0	4.06	42	0	4.56	42		0		0	0	47
Loans and advances from subsidiaries / Short term debt.....		135.34			237.31			135.13			1,178.56				854.19
Loans and advances from subsidiaries / Total debt		28.31			33.86			27.08			70.71				81.26